

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19–32164–MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ephraim Checkanow
44 Genesee Place
Lakewood, NJ 08701

Devorah Checkanow
44 Genesee Place
Lakewood, NJ 08701

Social Security No.:

xxx–xx–3212

xxx–xx–3358

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case
as to the:

Debtor and Joint Debtor was entered on March 27, 2020.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: March 27, 2020

JAN: dmi

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Ephraim Checkanow
Devorah Checkanow
DebtorsCase No. 19-32164-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 148Page 1 of 2
Total Noticed: 51

Date Rcvd: Mar 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2020.

db/jdb
518660693 +Ephraim Checkanow, Devorah Checkanow, 44 Genesee Place, Lakewood, NJ 08701-1124
518587964 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518587966 Binyamin Weissler, 100 Pawnee Rd, Lakewood, NJ 08701-1159
518587968 Chani Davidowitz, 818 Morris Ave, Lakewood, NJ 08701-5550
518664860 College Access Network, 111 Washington Ave S Ste 1400, Minneapolis, MN 55401-6800
518587973 +College Assist, PO BOX 16358, St. Paul, MN 55116-0358
518587975 Harold Herskovitz, 310 3rd St, Lakewood, NJ 08701-3221
518629604 JPMCB, PO Box 15369, Wilmington, DE 19850-5369
+JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
Boca Raton, FL 33487-2853
518587974 Joseph Leifer, 39 Broadway, New York, NY 10006-3003
518587978 Midland Funding LLC, 320 E Big Beaver Rd Ste 300, Troy, MI 48083-1271
518587980 Pinny Trencher, 10 Mohawk Pl, Lakewood, NJ 08701-1140
518587982 Shimon Golombeck, 402 8th St, Lakewood, NJ 08701-2670
518587983 Sholom Pekier, 11 Mohawk Pl, Lakewood, NJ 08701-1141
518690899 +TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road,
Latham New York 12110-2100
518696837 +TD Bank, N.A., c/o Janelly Landa, Esq., 30 Montgomery Street, Suite 1205,
Jersey City, NJ 07302-3835
518587987 Tzodek Katz, 5 Kedma Dr, Lakewood, NJ 08701-3599
518687210 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108,
Saint Louis MO 63166-0108
518587989 Yakov Kaplan, 27 Genesee Pl, Lakewood, NJ 08701-1125
518587990 Yechiel Haas, 10 Hillside Blvd, Lakewood, NJ 08701-2969

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 28 2020 00:06:07 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 28 2020 00:06:06 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518587962 EDI: AMEREXPR.COM Mar 28 2020 03:38:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
518646569 EDI: BECKLEE.COM Mar 28 2020 03:38:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518587963 EDI: BANKAMER.COM Mar 28 2020 03:38:00 Bank of America, PO Box 982238,
El Paso, TX 79998-2238
518587965 E-mail/Text: bankruptcy@cavps.com Mar 28 2020 00:06:18 Cavalry Portfolio Services,
500 Summit Dr Ste 400, Valhalla, NY 10595
518611418 +E-mail/Text: bankruptcy@cavps.com Mar 28 2020 00:06:19 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518587967 EDI: CITICORP.COM Mar 28 2020 03:38:00 Citicards, PO Box 6241,
Sioux Falls, SD 57117-6241
518587969 EDI: WFNNB.COM Mar 28 2020 03:38:00 Comenity Bank, PO Box 182789,
Columbus, OH 43218-2789
518587970 EDI: DISCOVER.COM Mar 28 2020 03:38:00 Discover Financial, PO Box 15316,
Wilmington, DE 19850-5316
518601728 EDI: DISCOVER.COM Mar 28 2020 03:38:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
518587971 +EDI: USBANKARS.COM Mar 28 2020 03:38:00 Elanco Financial Services, PO Box 108,
Saint Louis, MO 63166-0108
518587972 E-mail/Text: bknotice@ercbpo.com Mar 28 2020 00:06:09 Enhanced Recovery, PO Box 57547,
Jacksonville, FL 32241-7547
518587976 E-mail/Text: bncnotices@becket-lee.com Mar 28 2020 00:05:37 Kohls, PO Box 3115,
Milwaukee, WI 53201-3115
518680980 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 28 2020 00:50:35 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518621175 E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 28 2020 00:53:11 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518587977 E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 28 2020 00:53:11 Merrick Bank,
PO Box 9201, Old Bethpage, NY 11804-9001
518676965 +EDI: MID8.COM Mar 28 2020 03:38:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011
518587979 +E-mail/Text: bnc@nordstrom.com Mar 28 2020 00:05:40 Nordstrom, 13531 E Caley Ave,
Englewood, CO 80111-6505
518695957 EDI: PRA.COM Mar 28 2020 03:38:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
518648995 EDI: PRA.COM Mar 28 2020 03:38:00 Portfolio Recovery Associates, LLC, c/o Lowes,
POB 41067, Norfolk VA 23541
518679251 EDI: Q3G.COM Mar 28 2020 03:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-3

User: admin
Form ID: 148

Page 2 of 2
Total Noticed: 51

Date Rcvd: Mar 27, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518587981 E-mail/Text: jennifer.chacon@spservicing.com Mar 28 2020 00:06:41 Select Portfolio Services,
PO Box 65250, Salt Lake City, UT 84165-0250
518591834 +EDI: RMSC.COM Mar 28 2020 03:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518587984 EDI: RMSC.COM Mar 28 2020 03:38:00 Synchrony Bank, PO Box 965007,
Orlando, FL 32896-5007
518682123 +EDI: RMSC.COM Mar 28 2020 03:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
518587986 EDI: TDBANKNORTH.COM Mar 28 2020 03:38:00 TD Bank, 32 Chestnut St,
Lewiston, ME 04240-7744
518688535 +E-mail/Text: bncmail@w-legal.com Mar 28 2020 00:06:11 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518587985 EDI: WTRRNBNBANK.COM Mar 28 2020 03:38:00 Target bank, PO Box 1470,
Minneapolis, MN 55440-1470
518697105 E-mail/Text: jennifer.chacon@spservicing.com Mar 28 2020 00:06:41
The Bank of New York Mellon, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250
518587988 EDI: USBANKARS.COM Mar 28 2020 03:38:00 US Bank, PO Box 108,
Saint Louis, MO 63166-0108

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518673190* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
518696985* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Moshe Rothenberg on behalf of Joint Debtor Devorah Checkanow moshe@mosherothenberg.com,
alyson@mosherothenberg.com;ajohn880@gmail.com
Moshe Rothenberg on behalf of Debtor Ephraim Checkanow moshe@mosherothenberg.com,
alyson@mosherothenberg.com;ajohn880@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5